

# Harmful Event:

**A harmful event is an occurrence of injury or damage.**

***Injury:*** bodily harm to a person

Excludes: Effects of disease such as stroke, heart attack, diabetic coma, etc

***Injury Severity Levels:***

***Possible Injury:*** any report or claim of injury where no wounds or injuries are readily evident

***Non-incapacitating (Suspected Minor Injury):*** evident minor injury which includes minor cuts, bruises, and contusions

***Incapacitating (Suspected Serious Injury):*** evident serious injury which prevents the injured person from walking, driving or normally continuing the activities the person was capable of performing before the injury occurred

*Examples: Severe lacerations, broken or distorted limbs, skull or chest injuries, abdominal injuries, unconsciousness at or when taken from the accident scene*

***Fatal:*** any injury that results in death within 30 days after the motor vehicle crash in which the injury occurred

**\*Any involved parties refusal or acceptance of medical treatment on-scene, or later, does not affect the injury severity level**

Examples: - Driver/passenger complains of injury but refuses medical treatment on-scene. This is still considered possible injury

- Driver/passenger sustains minor injuries but is transported from the scene by medical personnel. This is still considered non-incapacitating injury.

***Damage:*** harm to property that reduces the monetary value of that property

Excludes: Mechanical failure during normal operation, such as tire blowout, broken fan belt, or broken axle

***Damage Severity Levels:***

***Minor:*** Damage that does not affect the operation of or disable the motor vehicle in transport

***Moderate (Functional Damage):*** Damage that is not severe, but affects operation of the motor vehicle or its parts

***Severe (Disabling Damage):*** Damage that prevents the motor vehicle from being driven from the scene of the crash. Normally severe damage would require the vehicle be towed from the scene.